



Order Filed on July 15, 2019
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1(b)
Denise Carlon, Esquire
KML Law Group, P.C.
216 Haddon Avenue, Suite 406
Westmont, NJ 08108
Main Phone: 609-250-0700
dcarlon@kmllawgroup.com
Attorneys for Secured Creditor
VW Credit, Inc.

Case No.: 18-29965 CMG

In Re:
Douglas M. Friedman, Kimberlee M. Friedman
Debtors.

Adv. No.:

Hearing Date: 6/5/19 @ 9:00 a.m.

Judge: Christine M. Gravelle

ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR RELIEF FROM STAY

The relief set forth on the following pages, numbered two (2) is hereby
ORDERED.

DATED: July 15, 2019

A handwritten signature in black ink, appearing to read "Christine M. Gravelle".

Honorable Christine M. Gravelle
United States Bankruptcy Judge

(Page 2)

Debtors: Douglas M. Friedman, Kimberlee M. Friedman

Case No: 18-29965 CMG

Caption of Order: ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR RELIEF FROM STAY

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, VW Credit, Inc., Denise Carlon, Esq. appearing, upon a motion to vacate the automatic stay as to 2014 Volkswagen Jetta, VIN: 3VWD17AJ0EM435858, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Andrew G. Greenberg, Esq., attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of June 19, 2019 Debtors are in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due January 2019 through June 2019 for a total post-petition default of \$1,311.92 (6 @ \$237.74 less \$114.52 in suspense); and

It is **ORDERED, ADJUDGED and DECREED** that a payment of \$237.74 is to be paid by June 30, 2019; and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$1,074.18 will be paid by Debtor remitting \$179.03 per month for six months in addition to the regular monthly payment, which additional payments shall begin on July 1, 2019 and continue for a period of six months until the post-petition arrears are cured; and

It is further **ORDERED, ADJUDGED and DECREED** that regular payments are to resume July 4, 2019, directly to Secured Creditor's servicer, 1401 Franklin Boulevard, Libertyville, Illinois 60048; and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if the lump sum payment or any regular monthly payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$181.00 for filing fees, totaling \$531.00, which is to be paid through Debtors' Chapter 13 plan and motion for relief is hereby resolved.

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
District of New Jersey

In re:
 Douglas M. Friedman
 Kimberlee M. Friedman
 Debtors

Case No. 18-29965-CMG
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: pdf903

Page 1 of 1
 Total Noticed: 1

Date Rcvd: Jul 15, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 17, 2019.

db/jdb +Douglas M. Friedman, Kimberlee M. Friedman, 3 Livingston Court, Marlboro, NJ 07746-2746

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 17, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 15, 2019 at the address(es) listed below:

Albert Russo docs@russotrustee.com
 Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
 Andrew G. Greenberg on behalf of Joint Debtor Kimberlee M. Friedman
 a.greenberg@verizon.net
 Andrew G. Greenberg on behalf of Debtor Douglas M. Friedman a.greenberg@verizon.net
 Charles G. Wohlrab on behalf of Creditor WELL'S FARGO BANK, N.A. cwohlrab@logs.com,
 njbankruptcynotifications@logs.com
 Denise E. Carlon on behalf of Creditor VW Credit, Inc. dcarlon@kmllawgroup.com,
 bkgroup@kmllawgroup.com
 Kevin Gordon McDonald on behalf of Creditor VW Credit, Inc. kmcdonald@kmllawgroup.com,
 bkgroup@kmllawgroup.com
 Ross J. Switkes on behalf of Trustee Andrea Dobin rswitkes@msbnj.com
 U.S. Trustee USTPRRegion03.NE.ECF@usdoj.gov

TOTAL: 9